

Tenants

PROVIDING QUALITY, AFFORDABLE, SUSTAINABLE HOMES

First

SUMMER 2026

MID ARGYLL EDITION

Gardening Season is Here Again!

Thank you so much to all of our tenants who put such an effort into looking after their outside spaces. It doesn't matter if you share a drying green with your neighbours, like a minimalist gravel look, look after a luxuriant lawn or have all the ornaments – we really appreciate the effort that you put into caring for it.

We will be out and about on our estate inspections and walkabouts as usual this summer and look forward to seeing what good care everyone is taking of their gardens.



Bruce Hill, Tarbert



Oakfield, Tarbert

ACHA Summer Estate Walkabouts

Can you spare some time?

Your Housing & Neighbourhood Services team and Property Services Officer will be carrying out Estate Walkabouts. Please see opposite for dates and times.

They will do their best to stick to the times indicated, but there may be variations on the day because of road conditions or issues in other areas. If you would like to find out more information, or ask them to knock on your door when they arrive, please give us a call on **01546 605800**.

Mid Argyll Summer 2026

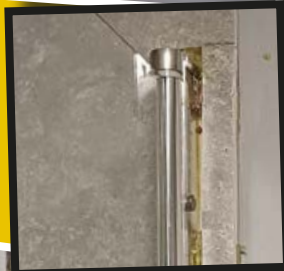
- **Cairnbaan, Crinan and Tayvallich** - Meeting point: Letterdail car park 10:00, Crinan Cottages 10:30, Torr Mor Road 11:00, Friday 7 August 2026
- **Kilmartin, Kilmichael Glassary, Ardforn, Ford and Eredine** - 10:00 Kilmichael Glassary car park, 10:30 Barrmor View, Kilmartin, 11:00 Ardforn Cottages, 11:30 Balure, Ford, 12:15 Forestry Cottages, Eredine, Thursday 27 August 2026

'Improvements' That Backfired – Don't Let This Be You

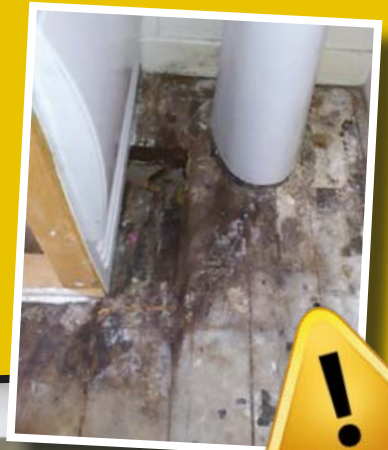
We need to highlight an issue that we've come across a lot recently, where tenants have put a real effort into making their home their own, only to have problems later on. This could be because the work was done without permission, it was poor quality or it was dangerous. Alterations without permission can lead to people being refused permission to transfer to a new home, having their mutual exchange cancelled, or having to pay expensive bills to put things right – we don't want this to be you!

It's heart-breaking when tenants have done their best to make their home nice, but haven't realised there's an issue with the work that will need rectifying at their expense. Examples include:

- Un-earthed new metal light switches, fittings and sockets that were an electrical hazard and all needed to be stripped out and replaced.
- Poorly installed wet-wall stuck over the existing tiles that needed taking off and starting again – an expensive job that the tenant is struggling to afford.



- New shower fittings with no extra bathroom tiling or shower curtain, leading to serious damp & rot. Sometimes we need to replace the entire floor!



- Unsafe wiring to sheds or outdoor garden structures.

Another issue is where people repeatedly try to refix kitchen door cupboards or door handles themselves but damage the fittings when they do so. "I didn't realise that ACHA would come out and do it for me," said one tenant. Wear-and-tear repairs are paid for through your rent, so please just call us!

We really appreciate how much care people put into making their homes their own and don't want to put anyone off from making improvements. Please just remember to talk to us first and to let us know by letter or email what you are intending to do. That way, we can give you the right advice and keep you and your home safe.



- Shower wiring routed through a hole drilled in a bath surround – "It's a wonder that nobody was seriously hurt," said our electrician.

Sheltered Housing Annual Survey Results 2025



Every year, we ask tenants across our eight sheltered housing complexes to share their experiences of living with ACHA. This feedback is important to us because it helps us understand what we're doing well and where we need to improve.

In 2025, we issued 187 surveys and received 101 completed responses, giving us an overall return rate of 54%.

What you told us

The results paint a positive picture of life in our sheltered complexes, with particularly strong feedback about the staff who work within them. 95% of respondents rated the respect shown to them by ACHA staff as excellent or good, and 93% gave the same rating for the support they receive. In

the open comments, tenants consistently singled out on-site staff and community support assistants for special praise, describing them as caring, experienced, and going above and beyond in their roles.

On communal facilities and the overall environment, 84% of

tenants rated their complex as excellent or good, with many highlighting a genuine sense of community and belonging. Feedback on safety and security was similarly positive, with 88% of respondents feeling well-protected in their home.

In terms of information and communication, 81% of tenants said they felt well-informed about ACHA and the services we provide, and 83% were aware of our complaints policy.

Where we'll focus next

We take the areas of concern raised by tenants seriously. Feedback highlighted that complaints can take too long to resolve, and that tenants would welcome more proactive communication, particularly around repairs, workmen on site, and changes to services. Comments also pointed to the need for improvements in garden maintenance, laundry facilities, heating, and communal spaces at some complexes.

We are reviewing all this feedback and will use it to inform our service priorities for the year ahead.

Thank you to everyone who took the time to complete the survey. Your views genuinely shape the way we work.

<https://www.acha.co.uk/file-download/22/sheltered-housing-tenant-survey-results-2025.pdf>

Welfare Rights

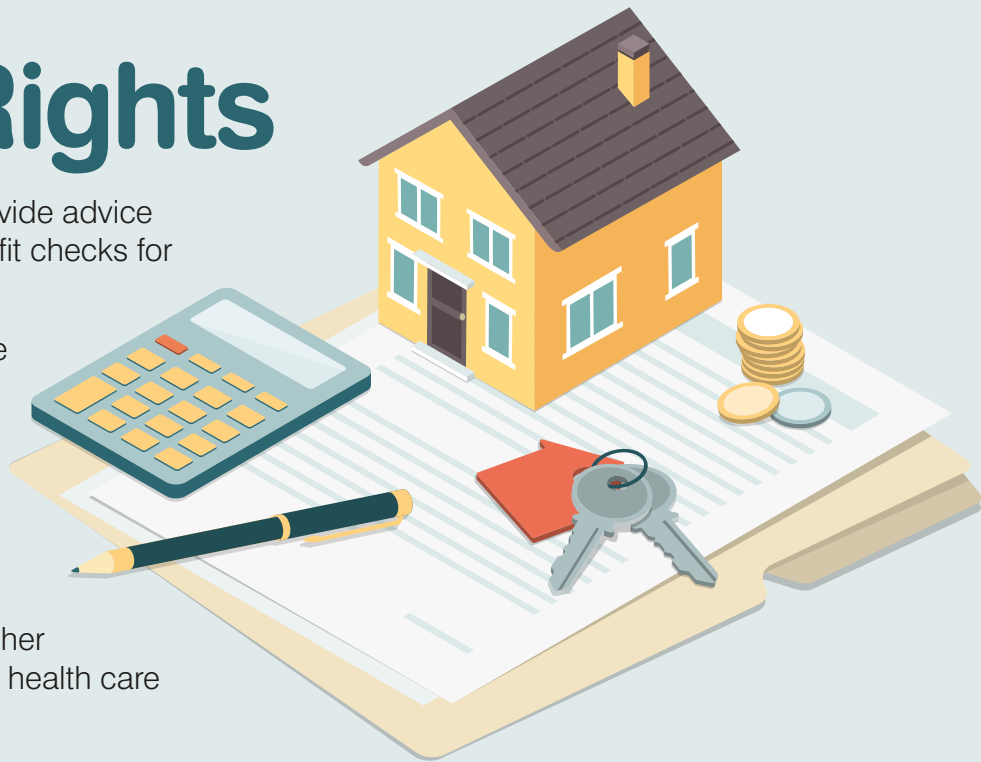
ACHA's Welfare Rights Officers provide advice and assistance in completing benefit checks for tenants. They also:

- Make benefit applications where applicable, including disability benefits, Universal Credit, Housing Benefit, Discretionary Housing Payments, Pension Credit and more
- Help complete applications, gather relevant information liaising with health care professionals on tenants behalf.
- Challenge benefit decisions through mandatory reconsiderations, appeals and tribunal preparation/attendance.
- Assist tenants who are in rent arrears by checking income maximisation options, assisting tenants to update UC claims where required and work closely with Housing staff to arrange repayment plans where tenants are struggling with arrears and apply for emergency grants or hardship funds.

They keep their colleagues updated with changes to legislation, welfare reform, and are on hand to

answer any enquiries their colleagues may have in relation to any arrears cases. They carry out monthly surgeries at the Gypsy/Traveller sites and enable access to the service by liaising with other organisation to promote inclusion for all.

If you believe they can help you, please get in touch with by calling our Welfare Rights Service **0800 028 2755** or email **welfarerights@acha.co.uk**.



Fund to Leave

Argyll and Bute Women's Aid have launched an important new fund, designed to provide women and their dependants more control and choice when leaving a domestic abuse situation. It offers practical financial support to help women prepare to leave an abusive relationship, remain safely away, or stay securely within their own home.

Through Argyll and Bute Women's Aid and other designated delivery partners, women can apply for up to £1,000. The funding supports women and children experiencing domestic abuse to create a safe exit plan, manage immediate costs associated with leaving, secure safe accommodation, and establish longer-term stability.



As funding is limited, applications will be processed and distributed on a first-come, first-served basis by participating Women's Aid and specialist delivery services: **<https://womensaid.scot/fund-to-leave-scotland>**. Check out the website: **<http://argyllwomensaid.org.uk>**.

HACT Fuel Fund 2026



– Referrals now open

We are pleased to confirm that referrals to the Housing Association Charitable Trust (HACT) Fuel Fund 2026 can now be submitted. This fund provides support with fuel costs for tenants who use prepayment meters.

The fund is open from now until December 2026, or until the full £4 million allocation is spent. Tenants who received support from the 2025 HACT Fuel Fund are eligible to reapply.

Full guidance from HACT can be found [here](#). Please keep this information handy for future referrals to your local Welfare Rights Officer.

Fund Eligibility

The fund is available to tenants who:

- Use a prepaid meter or energy provider app with a barcode
- Can top up at a PayPoint or Post Office
- Use any energy provider, including British/Scottish Gas

Please note: Tenants who pay by Direct Debit are not eligible.

Voucher Entitlement

Tenants can receive six £49 vouchers, issued as three at a time.

Once the first three are redeemed, they may reapply for the remaining three.

Evidence Required for Referral

Welfare Rights Officers now require three pieces of evidence:

- Rent arrears or evidence of benefit entitlement
- Proof of tenure, showing:
 - Landlord name
 - Tenant name
 - Tenant address

Tip: A rent statement is preferred, as it confirms both arrears/benefits status and proof of tenure. HACT has confirmed this is acceptable.

Meter Evidence + ID

- A photo of the meter showing the current balance (must be £150 or less in credit)
- Valid ID (passport, driving licence, bus pass, council tax bill or other bill)
- The ID must be held beside the meter in the photograph.

Tenants Not in Arrears

Tenants experiencing financial hardship but not currently in arrears may still be supported. Please discuss these cases with your local Welfare Rights Officer for guidance on additional information required.

If tenants have issues redeeming vouchers at the PayPoint:

- They should call **0330 400 0002 (option 1)** while at the PayPoint.

Local Firefighters Provide Fire Safety Advice To Bayview Residents

As part of a joint initiative with the Scottish Fire and Rescue Service and MECOPP (minority ethnic carers of people project), local fire crews visited Duncholgan and Bayview Gypsy Traveller site recently. They provided fire safety advice to the residents. They also provided a fire hose demonstration, where some of the residents and staff joined in. Following the visit, ACHA provided Carbon Monoxide Alarms for all residents who required one to use in their Caravans.

Local Resident Isabel enjoyed the visit, she is seen here driving the Fire engine and trying out the Fire Hoses.

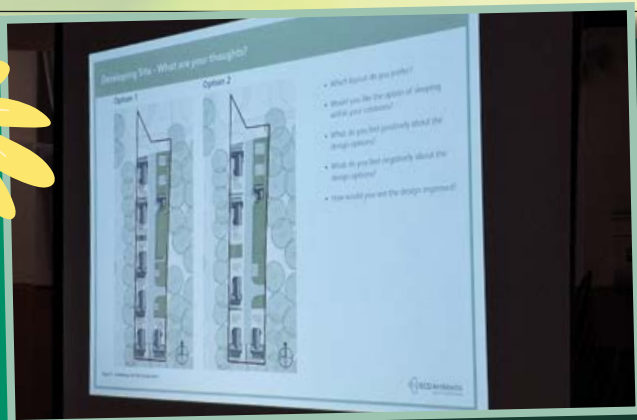


Fireman Duncan Lister and Isobel Townsley

Isobel Townsley



Duncan MacBrayne, Stuart McTaggart and Sarah Campbell (ACHA), Duncan Lister, Isobel Townsley, Joan MacDonald (ACHA), Adam Barclay and Doug Moyes (ACHA)



Redevelopment of the Bayview Gypsy Traveller Site Moves Forward

Tenants at the Bayview Gypsy Traveller site in Ledaig have been meeting with ACHA staff and the appointed design team from EDC Architects as part of the much-anticipated redevelopment project. All current tenants have been fully involved in shaping the design of their future accommodation, sharing their preferred options and ideas.

This valuable input is directly influencing the design team as they develop exciting new plans for the site. Although the designs are still being finalised, we look forward to sharing them later in the year as the project progresses.

ACHA staff are delighted to be working closely with tenants and are looking forward to seeing their contributions come to life in the new redevelopment.

Hoses for Bayview and Duncholgan

ACHA has recently installed hoses for our tenants at Bayview and Duncholgan Gypsy Traveller sites.

Supplying water hoses reflects a commitment from ACHA to supporting Gypsy Traveller communities. We aim to improve our gypsy traveller sites, by ensuring that we support residents to live safely and comfortably on site.

Residents regularly need water for cleaning pitches, maintaining caravans and amenity blocks.

These hoses are clearly identified, durable, and suitable for outdoor conditions, reducing the risk of contamination or damage through regular use.

One of our tenants commented “the hoses are a very good addition to the amenity blocks and makes cleaning the unit much easier”.



Join Our Feedb@ck Forum - From the Comfort of Your Home!

Are you a tenant who wants to help shape housing services without leaving your sofa?

Our Feedb@ck Forum is made up of residents just like you, people who've expressed an interest in sharing their views and ideas at a time that best suits them.

We regularly consult the Forum to gather feedback and suggestions that help us improve the services we provide. It's flexible, easy, and your voice really does make a difference.

- No meetings
- No travel
- Just your honest opinions, when it suits you

If you would like to join the Feedb@ck Forum, please follow this link: <https://www.surveymonkey.co.uk/r/ACHAFF>

Or email: communications@acha.co.uk



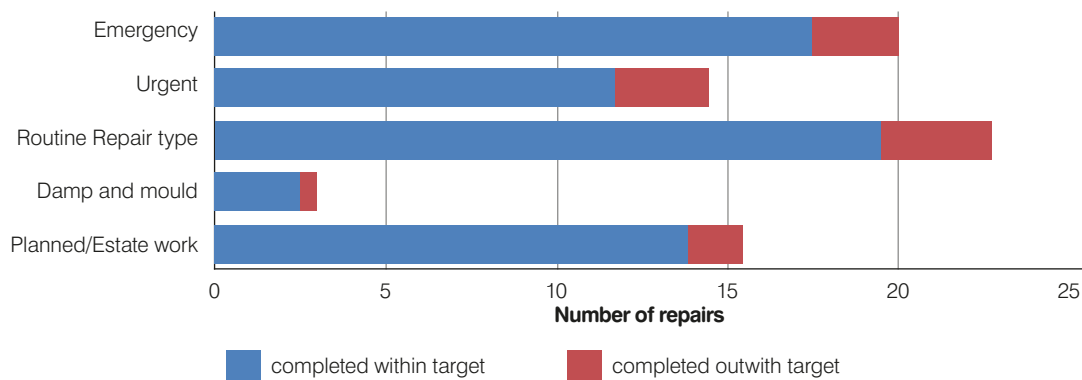
Need To Report A Repair?

All emergency repairs should be phoned on the Freephone number **0800 028 2755** this service is open 24 hours a day, 365 days a year.

All other repairs can be reported in the following ways:-

- Telephone our Freephone number **0800 028 2755** during office hours Monday to Friday 9am to 5pm (except on public holidays).
- By filling in the repairs request form on our website **www.acha.co.uk**
- By email to **achacustomerservicecentre@acha.co.uk**

Repairs Completed at Duncholgan and Bayview (2025-26)



ACHA Customer Portal

Manage your account online—anytime, anywhere! With our Customer Portal, you can:

Check your
balance

Make a payment

Update
personal details

Log a
communication/
query



Check existing
repairs

Request a
new repair

Update
contact details

Report
anti-social
behaviour

Register at **acha.co.uk** or phone **0800 028 2755** for assistance

Garden in Bloom

Your Garden's Chance to be a Star!

Our 2026 Garden in Bloom competition is now open!

Summer is here and many of us have already been out in our gardens enjoying the beautiful weather and taking the opportunity to tend to flower beds, lawns and vegetable patches. We know so many of you work hard in our gardens, however big or small, making them the best they can be.

If you are someone who enjoys gardening and are proud of your hard work and you would like a chance to win vouchers and a trophy, then it is time for you to enter our annual Garden in Bloom competition! There are different categories depending on the area where you live and the competition is judged by our Board of Management in the autumn. We have amazing entries each

year and we are looking forward to seeing the results of your hard work again. There will be vouchers and trophies for the winners and runners up in each category.

So whether you have a garden, allotment or containers, contact us for an entry form which are available at your local office or you can download from our website. Once we have your entry form, we will come and take photos which will be judged later on in the summer by ACHA's Board of Management members.

The closing date for all areas is 25 July 2026.

Good luck!

Annual membership draw

Every year we hold a prize draw for our members, one member from each of our four administrative areas will be the lucky winner of a Christmas food hamper. Membership forms are available from your local office, via www.acha.co.uk, or by phoning Lesley Lindsay on **01546 605971**.



Report a Significant Performance Failure

A significant performance failure is a serious concern about a landlord which significantly affects a number of tenants. A group of tenants or an individual acting on behalf of tenants, such as a representative of a registered tenants' organisation, can report a significant performance failure to the Scottish Housing Regulator.

When a service failure affects only one tenant or a small number of tenants, this will be dealt with as a complaint.

Further information on significant performance failures can be found here or you can contact us to request a hard copy of the factsheet - <https://www.housingregulator.gov.scot/for-tenants/read-our-factsheets-for-tenants/significant-performance-failures-information-for-tenants-of-social-landlords/>

ACHA's Community Action Fund – Making a Difference in Local Communities

During 2025/2026, 19 charities based in Argyll and Bute benefitted from a donation from ACHA's **Community Action Fund**.

The Community Action Fund offers grants of up to £500 to registered charities to support their projects and initiatives.

We are always keen to learn how the funding is used and the positive difference it makes within communities.

The 1st Cardross Scouts Group received £500.00 which was used to purchase two tents and a play parachute. The tents were put to use immediately when the Scouts attended SubZero 2026 camp at Auchengillan Outdoor Centre, just outside Glasgow. SubZero 2026 lived up to its name with snow falling through the night and the temperature reaching -4 degrees. The Cardross Scouts joined over 700 other Scouts, Explorers and Leaders to enjoy extreme activities including sledging, paint-balling, bubble football and rope climbs.



The new tents were put to use immediately by the 1st Cardross Scouts group in sub-zero temperatures at SubZero 2026 camp

A spokesperson for the 1st Cardross Scouts Group told us that they were very grateful to ACHA for the grant, which has enabled them to purchase essential equipment and will allow more young people to benefit from outdoor camping experiences.

The Route 81 Youth Project, based in Garelochhead, also made excellent use of



their funding by delivering "Toasty Tuesday" alongside a six-week "Bake Off" challenge.

"Toasty Tuesday" provides young people with a safe and welcoming after-school environment where they can relax, socialise, complete homework and access support, with toast provided.



The "Bake Off" challenge encouraged participants to work in small teams to plan, budget and bake within an allocated amount. Their creations were judged, and the winner will be announced at the group's Annual Awards Night. All baked goods were sold, with proceeds donated to Cardiac Risk of the Young, in memory of a former group member.

Registered charities in Argyll and Bute can apply to the **Community Action Fund** at any time during the year. Applications are reviewed by ACHA's Board of Management, which meets every two months.

Apply today and let us help you make a difference!

Further information and an application form is available at <https://www.acha.co.uk/services-community-action-fund/> or contact us on **01546 605922**.

ACHA Recognised with Armed Forces Bronze Award and Covenant Pledge



The ACHA Group has been formally recognised for its commitment to supporting the Armed Forces community after being presented with the Defence Employer Recognition Scheme (ERS) Bronze Award and signing the Armed Forces Covenant.

The Bronze Award highlights the group's dedication to creating a supportive and inclusive environment for service personnel, veterans, reservists, and their families. By achieving this recognition, the group has demonstrated its willingness to adopt fair employment practices, promote opportunities for members of the Armed Forces community, and raise awareness of the value they bring to the workforce.

As part of the newly signed Armed Forces Covenant, the group has pledged to uphold key principles designed to ensure that those who serve, or have served, are treated with fairness and respect. This includes supporting employees who are reservists or cadet volunteers, recognising the unique skills veterans contribute, and ensuring service families have access to stable housing and support.

ACHA's Chair expressed pride in receiving the Bronze Award, emphasising that the recognition reflects their wider commitment to social responsibility and community wellbeing. The group now plans to build



Pictured: Cathy Grant, ACHA Chair and Hayley Munro, Defence Relationship Manager, HRFA

on this achievement, continuing to develop initiatives that strengthen its ties with the Armed Forces community and aiming for Silver accreditation in the future.

The presentation of the award and covenant pledge marks an important milestone in the group's ongoing mission to support those who have dedicated their lives to service.

Keeping Your Communal Open Spaces Tidy

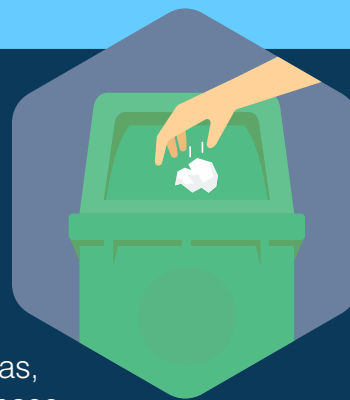
Now that summer is here, we can spend more time enjoying the outdoors. It's important to look after the shared areas where we live so that everyone can make use of them.

AHFA's Grounds Maintenance team have started working in the community on grass cutting and plant maintenance in our shared areas. We ask for your help in maintaining these areas by:

- Keeping communal areas tidy and clear of any obstacles. Having to clear up any fly tipping or obstacles adds to costs
- Do not litter the areas. It creates a higher risk for our operatives. Also picking up litter creates more work, meaning higher costs

- Do not allow your pets to foul in these areas, but if they do please clean up after them. It is an offence in Scotland not to clean up after your pets
- Keeping a safe distance from our operatives while they are using machinery to carry out their work. This is for everyone's safety as the machinery used can cause serious injury even from a distance

With your help, we can keep you and our workers safe while maintaining our shared outdoor areas for everyone to enjoy.



Dog Fouling - Help Keep Our Community Clean

We have seen a rise in tenants reporting issues with dog fouling, and we would like to remind you that dog fouling not only damages shared spaces, but it can create health risks, harm children and incur an **£80 to £100** fine if not disposed of correctly.

ACHA's Housing and Neighbourhood Services team are committed to tracking down irresponsible dog owners. Failing to clear up after your dog is an offence, as well as being an unpleasant nuisance to your neighbours.

If you see an ACHA tenant allowing their dogs to foul in communal areas and failing to clear it up, please

get in touch on **01546 605880**. We are keen to take action to make our estates nicer places to live. Any fouling on public land can be reported to Argyll and Bute council's dog wardens on **01546 605514**.

**So remember—
Bag it. Bin it.
Every time.**



YOU ARE INVITED

SAVE THE DATE

**Thursday
17
September
2026**

The Association's Annual General Meeting will be held on

Thursday 17 September 2026 at 2.00pm.

Members will have the opportunity to join the meeting either virtually or in person from our office in Lochgilphead or Helensburgh.

It would be great to see a good turnout of members attending.

We look forward to seeing you, whether it be virtually or in person.

The first invitation to attend the Annual General Meeting will be issued in July 2026.



Why Not Become a Shareholder (Share Member) of Argyll Community Housing Association?

Shareholding Membership of Argyll Community Housing Association is open to anyone over the age of 16.

What are the benefits of being a shareholder?

Being a shareholder of Argyll Community Housing Association entitles you to be involved in our activities and have a say in how we run the business. You will:

- Be invited to attend the Annual General Meeting (AGM), which is held each September. You will receive an agenda for the meeting and a copy of any reports that require approval. In addition, a copy of the annual accounts for the previous financial year, which require to be approved at the AGM will be available on the website.
- Be invited to any Special General Meeting (SGM)
- Be able to vote at the AGM on:
 - The appointment of the external auditor
 - Election of Board members

- Other matters on which a vote may be called
- Be able to stand for election to become a member of the Board of Management (see leaflet on Eligibility)
- Be able to nominate other shareholders for election
- Receive a copy of the Association's Rules and Share Certificate
- Be invited to any shareholder meetings
- Be entered into the Share Members Annual Prize Draw

To become a share member of Argyll Community Housing Association, please complete an application form, which can be found on our website <https://www.acha.co.uk/get-involved-membership/> or you can pick up an application form at any of our offices.

**Membership
for Life costs
only £1**

Assisted Garden Works

In addition to the work involved in maintaining our communal areas, AHFA also carry out works as part of ACHA's Assisted Gardens Scheme. The scheme recognises that some tenants may need support to cut their grass.

AHFA's Grounds Maintenance Team usually carry out these works but in some instances it could be carried out by a contractor acting on our behalf.

If you currently receive this service, please take note of the following information:

- Assisted garden work provides a total of 8 grass cuts in one season, this is equivalent to roughly one cut per month;
- The service provided is grass cutting only, it doesn't include other garden tasks for example weeding or hedge trimming;
- Our Grounds Maintenance team or contractors working on our behalf are unable to move garden furniture or accessories (seats, garden toys, plant pots etc.) as part of this service;
- The operatives who arrive to cut the grass will be unable to cut the grass if your pet(s) have fouled in the garden;
- It's important that while our operatives are cutting your grass you stay indoors for safety reasons until the cut is finished.

If you'd like to apply for this service, please contact ACHA directly on **0800 028 2755** and they'll confirm if you're eligible. Please note this service is popular so there may be a waiting list.



Are Your Household Details Up to Date?

To ensure that your tenancy rights are protected it is very important that you advise us of any changes to your household.

This includes telling us about anyone who moves in or out of your property.

If you need to let us know about any changes to your household or if you are unsure if you had already told us about changes, please enquire by:

- **Writing or contacting your local Housing office**

- **Calling our Customer Service Centre on 0800 028 2755**
- **Updating your tenancy information on our website at www.acha.co.uk** Click on the link "Managing your Tenancy" and from there you can submit your details on-line to us.

We will acknowledge receipt of your notification.



Our Performance

Our 2025/2026 Annual Landlord report, which provide tenants with information on our progress towards meeting the performance requirements of the Scottish Social Housing Charter, will be available to download from our website in October 2026. Copies of our previous Annual Landlord reports are published on our website <https://www.acha.co.uk/news-landlord-report/>.

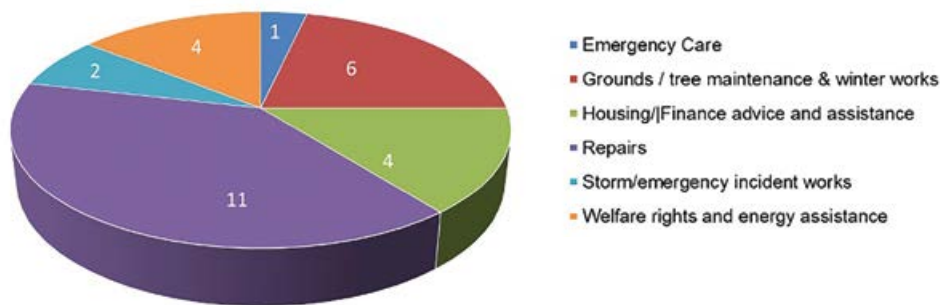
You can also view and compare ACHA's performance against other landlords on the Scottish Housing Regulator's website at www.scottishhousingregulator.gov.uk.

A copy of the ACHA Engagement Plan for the forthcoming year is available via the following link—<https://www.housingregulator.gov.scot/landlord-performance/landlords/argyll-community-housing-association-ltd/>

Our Complaints Performance

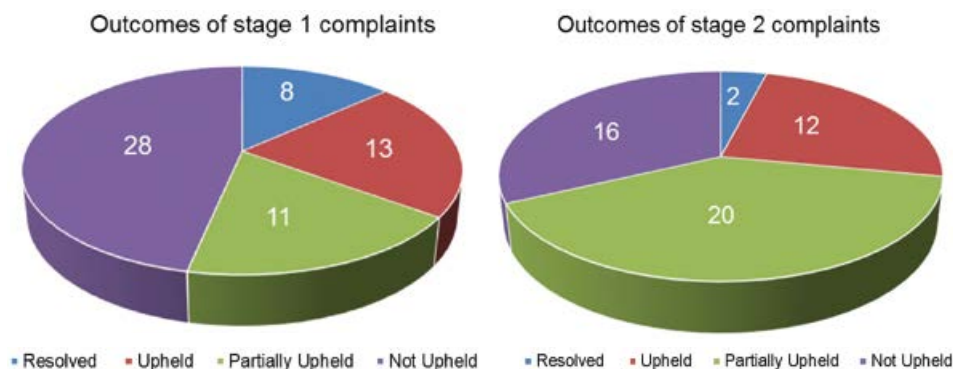
Compliments

We received a total of **32** compliments, between 1st April 2025 and 31st of March 2026, with the majority coming from tenants, falling under the following categories.



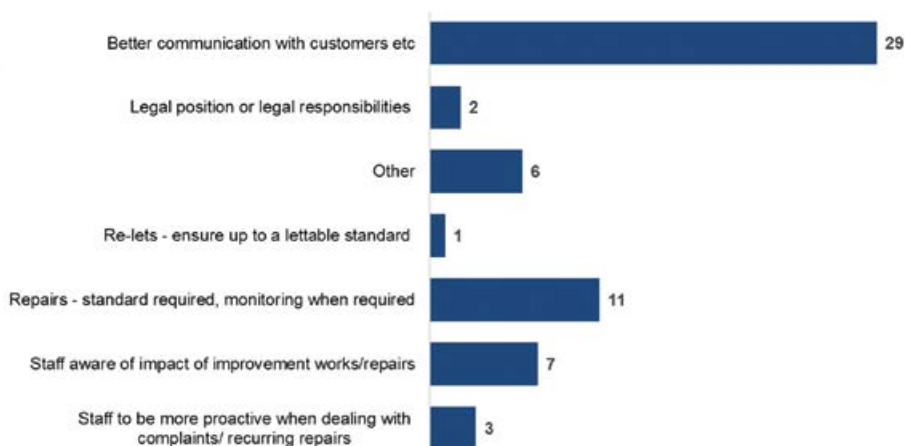
Complaints

Of the 110 stage 1 and stage 2 complaints we responded to, 61% were upheld, partially upheld or resolved, and 39% were Not upheld.



Lessons learnt

62.7% of the complaints to which we responded to, identified lessons that could be learnt by the Group.



Reporting Emergency Repairs

We will have staff available to assist with any emergency repairs. If you wish to report an emergency repair please contact **0800 028 2755** or visit **www.acha.co.uk**



If you would like this newsletter in larger print, in an alternative language, in an audio or electronic format or you would like someone to read it or explain any of it please contact us via **01546 605855** or **communications@acha.co.uk**.

All our newsletters are available on our website **www.acha.co.uk**

Bute

Haig House, 13-16 Longhill Crescent, Rothesay, Bute, PA20 0JT,

☎ **telephone 01546 605870**

✉ **e-mail: housing.bute@acha.co.uk**

Cowal

Fairmile, Highland Avenue, Dunoon PA23 8PB,

☎ **telephone 01546 605950**

✉ **e-mail: housing.cowal@acha.co.uk**

Helensburgh and Lomond

Lamont House, 9-19 Stuckleckie Road, Helensburgh, G84 7NL,

☎ **telephone 01546 605920**

✉ **e-mail: housing.lomond@acha.co.uk**

Islay

11 Flora Street, Bowmore, PA43 7JX,

☎ **telephone 01546 605890,**

✉ **e-mail: housing.islay@acha.co.uk**

Kintyre

Old Quay Head, Campbeltown PA28 6ED,

☎ **telephone 01546 605880,**

✉ **e-mail: housing.kintyre@acha.co.uk**

Mid Argyll

Dalriada House, Lochgilphead PA31 8JL,

☎ **telephone 01546 605800**

✉ **e-mail: housing.midargyll@acha.co.uk**

Oban, Lorn and Isles

Menzies House, Glenshellach Business Park, Oban PA34 4RY,

☎ **telephone 01546 605930**

✉ **e-mail: housing.lorn@acha.co.uk**



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